

<b>Information to identify the case:</b>			
Debtor 1	Mark Andrew Seifert		
First Name	Middle Name	Last Name	
Debtor 2	Teresa Seifert		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-24632-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Andrew Seifert  
dba Mastech Metrology Services

Teresa Seifert

3/18/20

**By the court:**

Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mark Andrew Seifert  
Teresa Seifert  
Debtors

Case No. 14-24632-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 40

Date Rcvd: Mar 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2020.

db/jdb +Mark Andrew Seifert, Teresa Seifert, 3336 Sylvan Road, Bethel Park, PA 15102-1144  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866  
 13959348 +Arrow Financial Services / Sears, c/o Doyle Legal Services, 204 St Charles way, Unit E#177, York, PA 17402-4646  
 13959350 +Bethel Park Tax Collector, Jordan Tax Services, 7100 Baptist Road, Bethel Park, PA 15102-3908  
 13959355 +Credit Management Co / Image Radiology, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 13959357 +Daniel S Siedman, Esq. / PNC Mtg., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620  
 13959358 +Debt Recovery Solution / Verizon, Attention: Bankruptcy, 900 Merchants Concourse Ste L111, Westbury, NY 11590-5121  
 13959359 +Georgino Industrial Supply Co., 125 First Avenue, Pittsburgh, PA 15222-1506  
 13991083 +Municipality of Bethel Park, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13991082 +Municipality of Bethel Park/Bethel Park SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13959362 +National City Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
 13965149 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982  
 14012280 +PNC Bank, National Association, ATTN Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13959365 +PNC Mortgage, 2370 Liberty Ave, Pittsburgh, PA 15226  
 13959363 Pa. Dept. of Revenue, Bureau of Individual Taxes, Dept. 280432, Harrisburg, PA 17128-0432  
 13998720 +Peoples Natural Gas Company LLC, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866  
 13959366 +Professnl Acct Mgmt In, Pam Po Box 391, Milwaukee, WI 53201-0391  
 13959368 +Tonys Auto Center, Inc., 5607 Library Road, Bethel Park, PA 15102-3531

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 19 2020 04:46:55 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr +EDI: PRA.COM Mar 19 2020 07:58:00 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 13959347 +EDI: GMACFS.COM Mar 19 2020 07:58:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 13963669 EDI: GMACFS.COM Mar 19 2020 07:58:00 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004  
 13982680 EDI: AIS.COM Mar 19 2020 08:03:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 13959349 +EDI: ACCE.COM Mar 19 2020 07:58:00 Asset Acceptance / Citibank, Attn: Bankrupcy Dept, Po Box 2036, Warren, MI 48090-2036  
 13959351 +E-mail/Text: bankruptcy@capvps.com Mar 19 2020 04:47:58 Calvary Portfolio Services / HSBC, Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321  
 13959352 +EDI: CAPITALONE.COM Mar 19 2020 07:58:00 Capital 1 Bank, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285  
 13960045 +E-mail/Text: bankruptcy@capvps.com Mar 19 2020 04:47:58 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 13959353 +E-mail/Text: notices@burt-law.com Mar 19 2020 04:48:42 Citibank SD, c/o Burton Neil & Assoc., 1060 Anddrew Dr., Suite 170, West Chester, PA 19380-5601  
 13959354 +EDI: WFNNB.COM Mar 19 2020 07:58:00 Comenity Capital/jjill, 995 W 122nd Ave, Westminster, CO 80234-3417  
 13959356 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 19 2020 04:41:25 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873  
 13959360 +EDI: IRS.COM Mar 19 2020 07:58:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 14015343 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 19 2020 04:42:26 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13986661 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 19 2020 04:42:29 LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14657793 EDI: PRA.COM Mar 19 2020 07:58:00 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541  
 13965609 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 19 2020 04:46:55 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  
 13979268 EDI: Q3G.COM Mar 19 2020 07:58:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  
 13971905 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 19 2020 04:42:21 Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847  
 13959367 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 19 2020 04:42:21 Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Mar 18, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13959369 +EDI: VERIZONCOMB.COM Mar 19 2020 07:58:00 Verizon, 500 Technology Dr Ste 30,  
Weldon Spring, MO 63304-2225  
13971517 EDI: WFFC.COM Mar 19 2020 07:58:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
Irvine, CA 92623-9657

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bethel Park School District  
cr Municipality of Bethel Park  
cr PNC BANK, NATIONAL ASSOCIATION  
13991726\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
13959361\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
13959364\* Pa. Dept. of Revenue, Bureau of Individual Taxes, Dept. 280432, Harrisburg, PA 17128-0432  
TOTALS: 3, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
andygornall@latouflawfirm.com  
David A. Rice on behalf of Joint Debtor Teresa Seifert ricelaw1@verizon.net,  
lowdenscott@gmail.com  
David A. Rice on behalf of Debtor Mark Andrew Seifert ricelaw1@verizon.net,  
lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Bethel Park School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com,  
cnoroski@grblaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
Scott R. Lowden on behalf of Debtor Mark Andrew Seifert niclowlgl@comcast.net  
Scott R. Lowden on behalf of Joint Debtor Teresa Seifert niclowlgl@comcast.net

TOTAL: 11